

FORM PTO-1449 U. S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. U 015456-6	SERIAL NO. 10/777,586			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT Roger Howard Williams III				
		FILING DATE Feb. 12, 2004	GROUP 3624			
U.S. PATENT DOCUMENTS						
EXAMINER INITIALS	REFERENCE DESIGNATION	DOCUMENT NUMBER	DATE	NAME	FILING DATE IF APPROPRIATE	
N.J	AA	6,345,262	02/2002	Madden		
N.J	AB	6,269,347	07/2001	Berger		
N.J	AC	5,983,206	11/1999	Oppenheimer		
	AD					
	AE					
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					
FOREIGN PATENT DOCUMENTS						
		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION	
					YES	NO
	AL					
	AM					
	AN					
	AO					
	AP					
OTHER ART (Including Author, Title, Date, Pertinent Dates, Etc.)						
N.J	AR	"Lenders Try to Spur Owners of Homes to Prepay Old Loans," Wall St. J. (02/25/1982)				
	AS					
	AT					
EXAMINER <i>N. Aubrey</i>			DATE CONSIDERED <i>10/29/05</i>			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.						